

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JULIE HARRIS

Debtor(s)

Case No. 14-44601

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/16/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,800.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,800.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$82.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$82.80

Attorney fees paid and disclosed by debtor: \$147.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE	Unsecured	1,043.61	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Secured	10,650.00	24,273.27	24,273.27	1,717.20	0.00
AMERICAN CREDIT ACCEPTANCE	Unsecured	11,151.36	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVC	Unsecured	NA	9,105.11	9,105.11	0.00	0.00
Associated Receivable	Unsecured	1,629.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	799.04	NA	NA	0.00	0.00
CCI	Unsecured	1,628.57	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	7,830.11	7,930.11	7,930.11	0.00	0.00
Colorado Student Loa/College Assist	Unsecured	8,831.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	732.00	1,628.57	1,628.57	0.00	0.00
CRED PROTECTION ASSOCIATION	Unsecured	552.49	NA	NA	0.00	0.00
EMERGE	Unsecured	650.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	459.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	218.00	NA	NA	0.00	0.00
FNAC/CARMAX AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	9,105.00	NA	NA	0.00	0.00
GOLDEN VALLEY LENDING	Unsecured	600.00	570.00	570.00	0.00	0.00
GREAT LAKES SPECIALTY FINANCE	Unsecured	345.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	10,600.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,316.00	0.00	0.00	0.00	0.00
Illinois Secretary of State	Unsecured	0.00	NA	NA	0.00	0.00
LHR INC	Unsecured	750.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	500.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	150.00	NA	NA	0.00	0.00
MICHIGAN GUARANTY AGENCY	Unsecured	NA	10,353.74	10,353.74	0.00	0.00
Midland Funding	Unsecured	804.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	NA	NA	0.00	0.00
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<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SYSTEMS	Unsecured	1,854.56	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,288.95	994.50	994.50	0.00	0.00
NICOR GAS	Unsecured	550.32	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	200.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	16,774.27	16,774.27	16,774.27	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
University of Chicago Medicine	Unsecured	2,270.16	NA	NA	0.00	0.00
US Trustee's Office. VIA ECF	Unsecured	24,000.00	NA	NA	0.00	0.00
USA PAYDAY LOANS	Unsecured	1,300.00	2,166.00	2,166.00	0.00	0.00
Vista B Ventures	Unsecured	650.00	NA	NA	0.00	0.00
West Asset Management	Unsecured	0.00	NA	NA	0.00	0.00
Woman to Woman Health	Unsecured	2,741.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,273.27	\$1,717.20	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,273.27	\$1,717.20	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,522.30	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$82.80</u>	
Disbursements to Creditors	<u>\$1,717.20</u>	
TOTAL DISBURSEMENTS :		<u>\$1,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/28/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.